

## UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF MISSISSIPPI

In re: CALVIN DAVIS  
CARMEL DAVIS  
Debtor(s)

Case No.: 18-11843

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Terre M. Vardaman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/10/2018.
- 2) The plan was confirmed on 08/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/03/2021.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 16,114.00.
- 10) Amount of unsecured claims discharged without full payment: 100,062.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$38,915.02
Less amount refunded to debtor:	\$0.00

**NET RECEIPTS:**

\$38,915.02

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$3,400.00
Court Costs:	\$0.00
Trustee Expenses and Compensation:	\$3,101.27
Other:	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

\$6,501.27

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
1ST FRANKLIN FINANCIAL	Unsecured	1,952.00	NA	NA	.00	.00
A T & T	Unsecured	492.32	NA	NA	.00	.00
AIS PORTFOLIO SERVICES, LP	Unsecured	NA	NA	NA	.00	.00
ALCORN COUNTY JUSTICE COURT	Unsecured	NA	NA	NA	.00	.00
ALCORN EMERGENCY GROUP	Unsecured	944.00	NA	NA	.00	.00
ALLIANCE COLLECTION & BILLING SER	Unsecured	627.25	NA	NA	.00	.00
ALLIANCE COLLECTION & BILLING SER	Unsecured	1,917.61	NA	NA	.00	.00
AMERICAN ANESTHESEIOLOGY	Unsecured	53.49	NA	NA	.00	.00
AMERICOLLECT	Unsecured	25.64	NA	NA	.00	.00
AMERICOLLECT	Unsecured	NA	NA	NA	.00	.00
ARC MANAGEMENT GROUP	Unsecured	NA	NA	NA	.00	.00
AT&T	Unsecured	148.45	NA	NA	.00	.00
AT&T UVERSE	Unsecured	373.53	NA	NA	.00	.00
BAPTIST MEMORIAL HOSPITAL	Unsecured	240.38	NA	NA	.00	.00
BAY AREA CREDIT SERVICES	Unsecured	NA	NA	NA	.00	.00

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CASH COW	Unsecured	345.00	NA	NA	.00	.00
CASH EXPRESS	Unsecured	540.00	NA	NA	.00	.00
CHARLOTTE JUDD	Unsecured	NA	NA	NA	.00	.00
CHECK ADVANCE-CORINTH	Unsecured	500.00	NA	NA	.00	.00
COMMERCE BANK	Secured	637.21	637.21	411.96	411.96	53.40
CREDIT COLLECTION SERVICES	Unsecured	NA	NA	NA	.00	.00
DIANNE T PULSE & ASSOC	Unsecured	587.50	NA	NA	.00	.00
DIRECTV	Unsecured	1,036.00	NA	NA	.00	.00
DODD EYE CLINIC	Unsecured	90.98	NA	NA	.00	.00
DWIGHT JOHNSON, MD	Unsecured	12.77	NA	NA	.00	.00
EXPRESS CHECK ADVANCE	Unsecured	480.00	NA	NA	.00	.00
FAY SERVICING, LLC	Secured	73,517.83	49,151.62	25,370.16	25,370.16	.00
FAY SERVICING, LLC	Secured	8,001.03	5,768.38	5,768.38	5,768.38	.00
FAY SERVICING, LLC	Secured	NA	350.00	350.00	350.00	.00
FIDELITY NATIONAL LOANS	Unsecured	972.00	998.56	998.56	.00	.00
FIRST HERITAGE CREDIT	Unsecured	2,178.00	NA	NA	.00	.00
FOCUS RECEIVABLE RM	Unsecured	NA	NA	NA	.00	.00
FRANKLIN COLLECTION	Unsecured	117.80	117.80	117.80	.00	.00
FRANKLIN COLLECTION SERVICE	Unsecured	117.80	NA	NA	.00	.00
FROST ARNETT COMPANY	Unsecured	83.40	NA	NA	.00	.00
GEORGE CAIN MD	Unsecured	697.00	NA	NA	.00	.00
INFNATIT 28	Unsecured	60.00	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Priority	542.16	459.85	459.85	459.85	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	82.31	82.31	.00	.00
MAGNOLIA ANESTHESIOLOGY ASSOC.	Unsecured	1,081.40	NA	NA	.00	.00
MAGNOLIA ENDOSCOPY CENTER	Unsecured	73.33	NA	NA	.00	.00
MAGNOLIA FINANCIAL	Unsecured	1,221.00	NA	NA	.00	.00
MAGNOLIA GASTROENTEROLOGY CLIN	Unsecured	84.10	NA	NA	.00	.00
MAGNOLIA HOSPITAL GROUP	Unsecured	420.00	NA	NA	.00	.00
MAGNOLIA IMAGING ASSOC	Unsecured	23.46	NA	NA	.00	.00
MAGNOLIA ORTHOPAEDICS	Unsecured	2,261.05	NA	NA	.00	.00
MAGNOLIA PHYSICIAN SERVICE	Unsecured	10.13	NA	NA	.00	.00
MAGNOLIA PRACTICE SOLUTIONS	Unsecured	186.82	NA	NA	.00	.00
MAGNOLIA REGIONAL	Unsecured	74.80	NA	NA	.00	.00
MAGNOLIA REGIONAL HEALTH CENTER	Unsecured	NA	NA	NA	.00	.00
MERIT HEALTH CARDIOLOGY	Unsecured	516.92	NA	NA	.00	.00
MID SOUTH CREDIT BUREAU	Unsecured	617.34	NA	NA	.00	.00
MID-SOUTH RETINA ASSOCIATION	Unsecured	823.38	NA	NA	.00	.00
MIDSOUTH SPINE AND PAIN	Unsecured	200.76	NA	NA	.00	.00
MISSISSIPPI PHYSICIANS	Unsecured	1,822.00	NA	NA	.00	.00
MONEY NOW	Unsecured	500.00	NA	NA	.00	.00
NCEP, AIS PORTFOLIO SERVICES	Unsecured	21,788.90	18,776.68	18,776.68	.00	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
NCEP, LLC DEPT	Unsecured	NA	NA	NA	.00	.00
NORTH AMERICAN	Unsecured	NA	NA	NA	.00	.00
NORTH CORINTH FAMILY CLINIC	Unsecured	218.54	NA	NA	.00	.00
OMEGA RMS	Unsecured	NA	NA	NA	.00	.00
ONE MAIN FINANCIAL FKA SPRINGLEAF	Secured	1,292.14	NA	NA	.00	.00
PAIN MANAGEMENT CENTER OF NORTH	Unsecured	17.02	NA	NA	.00	.00
PAYLIANCE	Unsecured	NA	NA	NA	.00	.00
PRATT FAMILY CLINIC	Unsecured	416.00	NA	NA	.00	.00
PREMIER RADIOLOGY	Unsecured	53.00	NA	NA	.00	.00
PREMIER RADIOLOGY	Unsecured	NA	NA	NA	.00	.00
PRENTISS COUNTY JUSTICE COURT	Unsecured	NA	NA	NA	.00	.00
PROGRESSIVE INSURANCE	Unsecured	774.80	NA	NA	.00	.00
PROGRESSIVE INSURANCE	Unsecured	75.00	NA	NA	.00	.00
QUICK WAY	Unsecured	1,050.85	530.00	530.00	.00	.00
QUICK WAY	Unsecured	NA	395.85	395.85	.00	.00
QUICK WAY	Unsecured	NA	16.25	16.25	.00	.00
QUICKWAY	Unsecured	304.39	304.39	304.39	.00	.00
RECEIVABLES PERFORMANCE	Unsecured	93.76	NA	NA	.00	.00
RENASANT BANK	Unsecured	1,014.29	NA	NA	.00	.00
RENASANT BANK	Unsecured	NA	NA	NA	.00	.00
REPUBLIC FINANCE	Unsecured	1,622.00	1,620.55	1,620.55	.00	.00
RONER DAVIS	Unsecured	NA	NA	NA	.00	.00
SANYAN COLLECTIONS	Unsecured	NA	NA	NA	.00	.00
SHAPIRO & BROWN	Unsecured	NA	NA	NA	.00	.00
SHAPIRO & BROWN	Unsecured	NA	NA	NA	.00	.00
SHILOH NEUROLOGY	Unsecured	37.62	NA	NA	.00	.00
SMALL LOANS INC	Unsecured	4,986.75	2,769.46	2,769.46	.00	.00
SMALL LOANS INC	Unsecured	NA	1,560.00	1,560.00	.00	.00
SPECIALITY ORTHOPEDIC GROUP	Unsecured	49.80	NA	NA	.00	.00
SPECIALITY ORTHOPEDIC GROUP	Unsecured	120.00	NA	NA	.00	.00
STATE FINANCE OF SELMAR	Unsecured	189.75	NA	NA	.00	.00
TCM OF MISSISSIPPI	Unsecured	41,034.27	33,994.88	33,994.88	.00	.00
TCM OF MISSISSIPPI	Unsecured	420.00	NA	NA	.00	.00
THE PAYDAY LOAN STORE	Unsecured	530.00	NA	NA	.00	.00
TISHOMINGO HEALTH SERVICES	Unsecured	50.00	NA	NA	.00	.00
TISHOMINGO HEALTH SERVICES	Unsecured	630.00	NA	NA	.00	.00
TOWER LOAN OF CORINTH	Unsecured	5,734.40	3,421.60	3,421.60	.00	.00
TRANSWORLD SYSTEMS	Unsecured	NA	NA	NA	.00	.00
TRI-VISTA REHAB	Unsecured	45.00	NA	NA	.00	.00
TUPELO ORTHOPEDIC CLINIC	Unsecured	932.24	NA	NA	.00	.00
TUPELO SERVICE FINANCE	Unsecured	293.11	NA	NA	.00	.00
U S ATTORNEY	Unsecured	NA	NA	NA	.00	.00

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UNION NATIONAL LIFE INSURANCE	Unsecured	4,631.63	NA	NA	.00	.00
UNITED COLLECTION BUREAU	Unsecured	NA	NA	NA	.00	.00
UNITED EMSVCS OF MISSISSIPPI	Unsecured	50.00	NA	NA	.00	.00
VIVINT	Unsecured	1,344.44	NA	NA	.00	.00
WAKEFIELD AND ASSOC	Unsecured	68.89	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing:	25,370.16	25,370.16	.00
Mortgage Arrearage:	5,768.38	5,768.38	.00
Debt Secured by Vehicle:	411.96	411.96	53.40
All Other Secured:	350.00	350.00	.00
<b>TOTAL SECURED:</b>	31,900.50	31,900.50	53.40
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	459.85	459.85	.00
<b>TOTAL PRIORITY:</b>	459.85	459.85	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	64,588.33	.00	.00

**Disbursements:**

Expenses of Administration:	\$6,501.27	
Disbursements to Creditors:	\$32,413.75	
<b>TOTAL DISBURSEMENTS:</b>		\$38,915.02

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/27/2021By: /s/Terre M. Vardaman

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.